

<b>United States Bankruptcy Court</b> <b>NORTHERN DISTRICT OF MISSISSIPPI</b> <b>ABERDEEN DIVISION</b>				<b>Voluntary Petition</b>	
Name of Debtor (if individual, enter Last, First, Middle): <b>Seldon, Gary C.</b>			Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): <b>xxx-xx-7863</b>			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):		
Street Address of Debtor (No. and Street, City, and State): <b>1537 Taska Road</b> <b>Red Banks, MS</b>			Street Address of Joint Debtor (No. and Street, City, and State):		
ZIP CODE <b>38661</b>			ZIP CODE		
County of Residence or of the Principal Place of Business: <b>Marshall</b>			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address): <b>1537 Taska Road</b> <b>Red Banks, MS</b>			Mailing Address of Joint Debtor (if different from street address):		
ZIP CODE <b>38661</b>			ZIP CODE		
Location of Principal Assets of Business Debtor (if different from street address above):					
ZIP CODE					
<b>Type of Debtor</b> (Form of Organization) (Check one box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box.)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		<b>Tax-Exempt Entity</b> (Check box, if applicable.)  <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).		<b>Nature of Debts</b> (Check one box.)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
<b>Filing Fee</b> (Check one box.)  <input checked="" type="checkbox"/> Full Filing Fee attached.  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			<b>Check one box:</b> <b>Chapter 11 Debtors</b> <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
<b>Statistical/Administrative Information</b>  <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): <b>Gary C. Seldon</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet.)			
Name of Debtor: <b>None</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).  <div style="display: flex; justify-content: space-between; align-items: flex-end;"> <div style="text-align: center;"> <b>X</b>  <b>Denvil F. Crowe</b> </div> <div style="text-align: right;">           5/9/2013            Date         </div> </div>		
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="text-align: right; margin-right: 100px;">           _____            (Name of landlord that obtained judgment)         </div> <div style="text-align: right; margin-right: 100px; margin-top: 20px;">           _____            (Address of landlord)         </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

**Voluntary Petition***(This page must be completed and filed in every case)*Name of Debtor(s): **Gary C. Seldon****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_

**Gary C. Seldon**

**X** \_\_\_\_\_

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

**5/9/2013**

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_

(Signature of Foreign Representative)

\_\_\_\_\_  
(Printed Name of Foreign Representative)

Date

**Signature of Attorney\***

**X** \_\_\_\_\_

**Denvil F. Crowe**Bar No. **9345****The Law Office of Denvil F. Crowe PLLC****346 North Green St****P.O. Box 1158****Tupelo, MS 38802-1158**

Phone No. **(662) 844-7949** Fax No. **(662) 680-3881**

**5/9/2013**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_

Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
Address

**X** \_\_\_\_\_

Date

\_\_\_\_\_  
Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

In re **Gary C. Seldon**

Case No. \_\_\_\_\_  
 (if known)

### SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
1/2 Interest in 1 1/2 Acres of Vacant Land Located At: Higway 72 East Byhalia, MS 38611	1/2 Interest	-	\$11,250.00	\$157,388.60
4 Bedroom 3 Bath Home on 1 1/2 Acres Located at: 1537 Taska Road Red Banks, MS 38661	Fee Simple	-	\$127,830.00	\$119,567.72
4 Bedroom 3 Bath Home on 1 1/2 Acres Located At: 1537 Taska Road Red Banks, MS 38661	Fee Simple	-	\$149,520.00	\$152,000.00
10 Acres/8 lots Located at Hwy 311 Mount Pleasant, MS 38611	Fee simple	-	\$112,000.00	\$112,000.00

**Total: \$400,600.00**

(Report also on Summary of Schedules)

In re **Gary C. Seldon**

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on Hand	-	\$3,500.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Suntrust (Checking xxxx3511)	-	\$150.00
		Suntrust (Checking xxxx2037)	-	(\$12.00)
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video and computer equipment.		Sofa(s)	-	\$100.00
		Loveseat(s)	-	\$50.00
		Television	-	\$120.00
		Entertainment Center / TV Cabinet	-	\$25.00
		DVD Player	-	\$50.00
		Personal Computer	-	\$175.00
		Video Game System	-	\$75.00
		Coffee Table	-	\$25.00
		End Tables	-	\$25.00
		Kitchen Table	-	\$45.00
		Dining Table	-	\$100.00
		China Cabinet	-	\$100.00

In re **Gary C. Seldon**Case No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Refrigerator / Freezer	-	\$75.00
		Freezer	-	\$50.00
		Stove	-	\$100.00
		Microwave	-	\$30.00
		Dish Washer	-	\$40.00
		Washing Machine	-	\$100.00
		Clothes Dryer	-	\$100.00
		Dishes / Flatware	-	\$20.00
		Pots / Pans / Cookware	-	\$15.00
		Bed	-	\$300.00
		Dresser(s) / Nightstand(s)	-	\$75.00
		Lamps / Accessories	-	\$35.00
		Telephone	-	\$10.00
		Cellular Telephones	-	\$100.00
		Lawnmower	-	\$75.00
		Yard /Landscaping Tools	-	\$50.00
		Studio Pictures	-	\$5.00
		CD's	-	\$20.00
		Movies	-	\$30.00

In re **Gary C. Seldon**Case No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
6. Wearing apparel.		Clothing	-	\$200.00
7. Furs and jewelry.		Misc. Jewelry	-	\$10.00
8. Firearms and sports, photographic, and other hobby equipment.		Cannon Camera	-	\$100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			

In re **Gary C. Seldon**Case No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			



B6B (Official Form 6B) (12/07) -- Cont.

In re **Gary C. Seldon**Case No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Chevrolet GMC	-	\$6,885.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Computer	-	\$150.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

In re **Gary C. Seldon**Case No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 5*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<div style="text-align: right;"> <u>5</u> continuation sheets attached            (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)         </div>			<b>Total &gt;</b>	<b>\$13,103.00</b>

In re **Gary C. Seldon**

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675.\*

- ☐ 11 U.S.C. § 522(b)(2)  
☒ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
4 Bedroom 3 Bath Home on 1 1/2 Acres Located at: 1537 Taska Road Red Banks, MS 38661	Miss. Code Ann. § 85-3-21	\$8,262.28	\$127,830.00
Cash on Hand	Miss. Code Ann. § 85-3-1(a)	\$3,500.00	\$3,500.00
Sofa(s)	Miss. Code Ann. § 85-3-1(a)	\$100.00	\$100.00
Loveseat(s)	Miss. Code Ann. § 85-3-1(a)	\$50.00	\$50.00
Television	Miss. Code Ann. § 85-3-1(a)	\$120.00	\$120.00
Entertainment Center / TV Cabinet	Miss. Code Ann. § 85-3-1(a)	\$25.00	\$25.00
DVD Player	Miss. Code Ann. § 85-3-1(a)	\$50.00	\$50.00
Personal Computer	Miss. Code Ann. § 85-3-1(a)	\$175.00	\$175.00
Video Game System	Miss. Code Ann. § 85-3-1(a)	\$75.00	\$75.00
Coffee Table	Miss. Code Ann. § 85-3-1(a)	\$25.00	\$25.00
End Tables	Miss. Code Ann. § 85-3-1(a)	\$25.00	\$25.00
Kitchen Table	Miss. Code Ann. § 85-3-1(a)	\$45.00	\$45.00
Dining Table	Miss. Code Ann. § 85-3-1(a)	\$100.00	\$100.00
China Cabinet	Miss. Code Ann. § 85-3-1(a)	\$100.00	\$100.00
<i>* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.</i>		<b>\$12,652.28</b>	<b>\$132,220.00</b>

In re **Gary C. Seldon**

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

*Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Refrigerator / Freezer	Miss. Code Ann. § 85-3-1(a)	\$75.00	\$75.00
Freezer	Miss. Code Ann. § 85-3-1(a)	\$50.00	\$50.00
Stove	Miss. Code Ann. § 85-3-1(a)	\$100.00	\$100.00
Microwave	Miss. Code Ann. § 85-3-1(a)	\$30.00	\$30.00
Dish Washer	Miss. Code Ann. § 85-3-1(a)	\$40.00	\$40.00
Washing Machine	Miss. Code Ann. § 85-3-1(a)	\$100.00	\$100.00
Clothes Dryer	Miss. Code Ann. § 85-3-1(a)	\$100.00	\$100.00
Dishes / Flatware	Miss. Code Ann. § 85-3-1(a)	\$20.00	\$20.00
Pots / Pans / Cookware	Miss. Code Ann. § 85-3-1(a)	\$15.00	\$15.00
Bed	Miss. Code Ann. § 85-3-1(a)	\$300.00	\$300.00
Dresser(s) / Nightstand(s)	Miss. Code Ann. § 85-3-1(a)	\$75.00	\$75.00
Lamps / Accessories	Miss. Code Ann. § 85-3-1(a)	\$35.00	\$35.00
Telephone	Miss. Code Ann. § 85-3-1(a)	\$10.00	\$10.00
Cellular Telephones	Miss. Code Ann. § 85-3-1(a)	\$100.00	\$100.00
Lawnmower	Miss. Code Ann. § 85-3-1(a)	\$75.00	\$75.00
Yard /Landscaping Tools	Miss. Code Ann. § 85-3-1(a)	\$50.00	\$50.00
Studio Pictures	Miss. Code Ann. § 85-3-1(a)	\$5.00	\$5.00
CD's	Miss. Code Ann. § 85-3-1(a)	\$20.00	\$20.00
Movies	Miss. Code Ann. § 85-3-1(a)	\$30.00	\$30.00
		<b>\$13,882.28</b>	<b>\$133,450.00</b>

Case No. \_\_\_\_\_  
(If known)

## Continuation Sheet No. 2

[illegible]

In re **Gary C. Seldon**Case No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: <b>xxxx2107</b> <b>Bank of Holly Springs</b> <b>73 Cazassa Creek</b> <b>Red Banks, MS 38661</b>	-	DATE INCURRED: <b>04/02/2010</b> NATURE OF LIEN: <b>Mortgage</b> COLLATERAL: <b>4 Bedroom 3 Bath Home on 1 1/2 Acre</b> REMARKS: <b>Debtor to surrender</b>  VALUE: <b>\$149,520.00</b>				<b>\$152,000.00</b>	<b>\$2,480.00</b>
ACCT #: <b>Darrell Gene</b> <b>73 Cavassa Street</b> <b>Red Banks, MS 38661</b>	-	DATE INCURRED: <b>11/2012</b> NATURE OF LIEN: <b>Non-Purchase Money</b> COLLATERAL: <b>2002 Chevrolet GMC</b> REMARKS: <b>Debtor to Retain</b>  VALUE: <b>\$6,885.00</b>				<b>\$10,000.00</b>	<b>\$3,115.00</b>
ACCT #: <b>First State Bank</b> <b>PO Box 580</b> <b>Holly Springs, MS 38635</b>	X	DATE INCURRED: NATURE OF LIEN: <b>Fee Simple</b> COLLATERAL: <b>10 acres/8 Lots</b> REMARKS: <b>Debtor will retain</b> <b>Larry Seldon Co-sign with Gary Seldon</b>  VALUE: <b>\$112,000.00</b>				<b>\$112,000.00</b>	
ACCT #: <b>MS Department of Revenue</b> <b>P.O. Box 1033</b> <b>Jackson, MS 39215-1033</b>	-	DATE INCURRED: NATURE OF LIEN: <b>Withholding Tax</b> COLLATERAL: <b>1/2 Interest in 1 1/2 Acres of Vacant Land</b> REMARKS: <b>2007, 2008, 2009, 2012 Taxes</b>  VALUE: <b>\$11,250.00</b>				<b>\$157,388.60</b>	<b>\$146,138.60</b>
<b>Subtotal (Total of this Page) &gt;</b>						<b>\$431,388.60</b>	<b>\$151,733.60</b>
<b>Total (Use only on last page) &gt;</b>							

1 continuation sheets attached

(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

In re **Gary C. Seldon**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)		CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxx5102	The Bank Of Fayette County 1265 Highway 57 Piperton, TN 38017	-	DATE INCURRED: 04/08/2011 NATURE OF LIEN: <b>Mortgage</b> COLLATERAL: <b>4 Bedroom 3 Bath Home on 1 1/2 Acre</b> REMARKS: <b>Debtor to Retain</b>				\$119,567.72	
			VALUE: \$127,830.00					
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims							<b>Subtotal (Total of this Page) &gt;</b> <b>Total (Use only on last page) &gt;</b>	<b>\$119,567.72</b> <b>\$550,956.32</b> <b>\$0.00</b> <b>\$151,733.60</b>

(Report also on  
Summary of  
Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re **Gary C. Seldon**

Case No. \_\_\_\_\_  
(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☒ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

*\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

1 continuation sheets attached



B6E (Official Form 6E) (04/13) - Cont.

In re **Gary C. Seldon**Case No. \_\_\_\_\_  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Domestic Support Obligations
------------------	------------------------------

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: <b>Carrol Seldon</b> <b>1860 South Dexter Chase Circle Apt. 203</b> <b>Cordova, TN 38016</b>	-	DATE INCURRED: <b>2011</b> CONSIDERATION: <b>Domestic Support Obligation</b> REMARKS:				<b>Unknown</b>	<b>Unknown</b>	<b>Unknown</b>
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims <b>Subtotals (Totals of this page) &gt;</b> <b>Total &gt;</b> (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) <b>Totals &gt;</b> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
						<b>\$0.00</b>		
							<b>\$0.00</b>	<b>\$0.00</b>

In re **Gary C. Seldon**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>ATC Fitness</b> <b>308 New Byhalia Road</b> <b>Collierville, TN 38017</b>	-	DATE INCURRED: CONSIDERATION: <b>Services</b> REMARKS:				<b>Unknown</b>
ACCT #: xxxxxxxxxxxx9766 <b>Barclays Bank of Delaware</b> <b>125 South West Street</b> <b>Wilmington, DE 19801</b>	-	DATE INCURRED: <b>2009-2010</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$6,652.34</b>
<b>Representing:</b> <b>Barclays Bank of Delaware</b>		<b>Northstar Location Services, LLC</b> <b>4285 Genesee Street</b> <b>Cheektowaga, NY 14225</b>				<b>Notice Only</b>
ACCT #: xxxx-x4467 <b>Brunini Attorneys At Law</b> <b>190 East Capitol Street, Suite 100</b> <b>Jackson, MS 39201</b>	-	DATE INCURRED: CONSIDERATION: <b>Old Bill</b> REMARKS:				<b>\$3,893.80</b>
ACCT #: <b>Cellular South</b> <b>P.O.Box 519</b> <b>Meadville, MS 39653-0519</b>	-	DATE INCURRED: CONSIDERATION: <b>Services</b> REMARKS:				<b>Unknown</b>
ACCT #: <b>Direct TV</b> <b>P.O. Box 78626</b> <b>Phoenix, AZ 85062</b>	-	DATE INCURRED: CONSIDERATION: <b>Services</b> REMARKS:				<b>Unknown</b>
<b>Subtotal &gt;</b>						<b>\$10,546.14</b>
<b>Total &gt;</b>						

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

2 continuation sheets attached

In re **Gary C. Seldon**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>x3356</b> <b>First State Bank</b> <b>PO Box 580</b> <b>Holly Springs, MS 38635</b>	-	DATE INCURRED: CONSIDERATION: <b>Repossession</b> REMARKS: <b>103 Acres were Repossessed 4/2013</b>				<b>\$37,196.54</b>
<b>Representing:</b> <b>First State Bank</b>		<b>Jones &amp; Schneller PLLC</b> <b>PO Box 417</b> <b>Holly Springs, MS 38635</b>				<b>Notice Only</b>
ACCT #: <b>xxx4992</b> <b>Johnston Supply</b> <b>3078 Broad Avenue</b> <b>Memphis, TN 38112</b>	-	DATE INCURRED: CONSIDERATION: <b>Old Bill</b> REMARKS:				<b>\$2,214.63</b>
<b>Representing:</b> <b>Johnston Supply</b>		<b>Paladin Commercial Group, LLC</b> <b>12200 East Briarwood Avenue, Suite 250</b> <b>Centennial, CO 80112</b>				<b>Notice Only</b>
ACCT #: <b>Quality Tire &amp; Service</b> <b>P.O. Box 928</b> <b>Munford, TN 38058</b>	-	DATE INCURRED: CONSIDERATION: <b>Old Bill</b> REMARKS:				<b>\$587.41</b>
ACCT #: <b>xxxxxxxxxxxx4671</b> <b>Suntrust Bank</b> <b>P.O. Box 4928</b> <b>Orlando, FL 32802</b>	-	DATE INCURRED: <b>2012</b> CONSIDERATION: <b>Credit Card</b> REMARKS: <b>xx0503</b>				<b>\$12,984.32</b>
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$52,982.90</b>
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						<b>Total &gt;</b>

In re **Gary C. Seldon**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Suntrust Bank			First Financial Asset Management P.O. Box 56245 Atlanta, GA 30343				Notice Only
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal &gt;</b> \$0.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							<b>Total &gt;</b> \$63,529.04

In re **Gary C. Seldon**Case No. \_\_\_\_\_  
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<p><b>ATC Fitness</b> 308 New Byhalia Road Collierville, TN 38017</p> <p><b>Cellular South</b> P.O.Box 519 Meadville, MS 39653-0519</p> <p><b>Direct TV</b> P.O. Box 78626 Phoenix, AZ 85062</p>	<p>Gym Membership Contract Contract to be ASSUMED</p> <p>Cellular Phone Contract Contract to be ASSUMED</p> <p>Cable Television Contract Contract to be ASSUMED</p>

B6H (Official Form 6H) (12/07)

In re **Gary C. Seldon**Case No. \_\_\_\_\_  
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Larry Seldon</b> Knox Road Byhalia, MS 38611	<b>First State Bank</b> PO Box 580 Holly Springs, MS 38635

B6I (Official Form 6I) (12/07)

In re **Gary C. Seldon**Case No. \_\_\_\_\_  
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  <b>Divorced</b>	<b>Dependents of Debtor and Spouse</b>	
	Relationship(s): Son Son	Age(s): 17 15
<b>Employment:</b>	<b>Debtor</b>	<b>Spouse</b>
Occupation	Self Employed	
Name of Employer		
How Long Employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime
3. SUBTOTAL

**DEBTOR****SPOUSE**

\$0.00

\$0.00

**\$0.00**

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes (includes social security tax if b. is zero)
- b. Social Security Tax
- c. Medicare
- d. Insurance
- e. Union dues
- f. Retirement
- g. Other (Specify) \_\_\_\_\_
- h. Other (Specify) \_\_\_\_\_
- i. Other (Specify) \_\_\_\_\_
- j. Other (Specify) \_\_\_\_\_
- k. Other (Specify) \_\_\_\_\_

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

**\$0.00**

6. TOTAL NET MONTHLY TAKE HOME PAY

**\$0.00**

7. Regular income from operation of business or profession or farm (Attach detailed stmt)

\$2,500.00

8. Income from real property

\$0.00

9. Interest and dividends

\$0.00

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$0.00

11. Social security or government assistance (Specify):

\$0.00

12. Pension or retirement income

\$0.00

13. Other monthly income (Specify):

a. \$0.00

b. \$0.00

c. \$0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

**\$2,500.00**

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

**\$2,500.00**

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

**\$2,500.00**

(Report also on Summary of Schedules and, if applicable,  
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Decrease-Economy**

IN RE: **Gary C. Seldon**Case No. \_\_\_\_\_  
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1,200.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable/ Internet	\$500.00 \$24.00 \$350.00 \$225.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$600.00 \$50.00 \$50.00 \$500.00 \$300.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$250.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: First State Bank b. Other: c. Other: d. Other:	\$1,000.00
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	\$1,000.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$6,049.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>Children's college expenses</b>	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$2,500.00 \$6,049.00 (\$3,549.00)



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
ABERDEEN DIVISION**

In re **Gary C. Seldon**

Case No.

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$400,600.00		
B - Personal Property	Yes	6	\$13,103.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	2			\$550,956.32
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3			\$63,529.04
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			
J - Current Expenditures of Individual Debtor(s)	Yes	1			
TOTAL		21	\$413,703.00	\$614,485.36	

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
ABERDEEN DIVISION**

In re **Gary C. Seldon**

Case No.

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>\$0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>\$2,500.00</b>
Average Expenses (from Schedule J, Line 18)	<b>\$6,049.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	<b>\$2,500.00</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$151,733.60</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$63,529.04</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$215,262.64</b>

In re **Gary C. Seldon**

Case No. \_\_\_\_\_  
(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ **23** \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **5/9/2013**

Signature \_\_\_\_\_  
**Gary C. Seldon**

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
ABERDEEN DIVISION

In re: **Gary C. Seldon**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$15,000.00	2013 YTD Income
(\$40,000.00)	2012 Income
(\$42,580.00)	2011 Income

**2. Income other than from employment or operation of business**

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**3. Payments to creditors**

**Complete a. or b., as appropriate, and c.**

None ☒ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Document Page 29 of 44  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF MISSISSIPPI**  
**ABERDEEN DIVISION**

In re: **Gary C. Seldon**Case No. \_\_\_\_\_  
(if known)**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 1***5. Repossessions, foreclosures and returns**

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>First State Bank</b> <b>PO Box 580</b> <b>Holly Springs, MS 38635</b>	<b>4/2013</b>	<b>103 Acres</b>

**6. Assignments and receiverships**

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

None ☐ List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
<b>St. Mark</b> <b>365 Sycamore</b> <b>Collierville, TN 38017</b>	<b>Church</b>		<b>\$300 a month, Tithes</b>

**8. Losses**

None ☒ List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**9. Payments related to debt counseling or bankruptcy**

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>The Law Office of Denvil F. Crowe</b> <b>346 N. Green St.</b> <b>PO Box 1158</b> <b>Tupelo, MS 38802-1158</b>		<b>\$1,805.00</b>

In re: Gary C. Seldon

Case No. \_\_\_\_\_  
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

CIN Legal Data Services 4540 Honeywell Court Dayton, OH 45424	\$30
Hummingbird Credit Counseling and Educat 3737 Glenwood Avenue, Suite 100-106 Raleigh, NC 27612	\$69

10. Other transfers

- None☒
- a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- None☒
- b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

- None☒
- List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

- None☐
- List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
First State Bank PO Box 580 Holly Springs, MS 38635		empty	

13. Setoffs

- None☒
- List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

- None☒
- List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

- None☒
- If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

In re: Gary C. Seldon

Case No. \_\_\_\_\_  
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
GS Trucking & Landsscaping Service 1537 Taska Road Red Banks, MS 38661	Hauling Sand, Gravel, and Dirt; Excavation Projects, Patios, and Concrete Project; and Demo Jobs	12/1995 to Present

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
ABERDEEN DIVISION

In re: **Gary C. Seldon**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**  
*Continuation Sheet No. 4*

None

- ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None

- ☐ a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

**NAME AND ADDRESS**

**DATES SERVICES RENDERED**

**Carol Seldon**  
**1860 South Dexter Chase Circle**  
**Apartment 203**  
**Cordova, TN 38016**

None

- ☒ b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

- ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

- ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

**20. Inventories**

None

- ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

- ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

None

- ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

- ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.



Document Page 33 of 44  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF MISSISSIPPI**  
**ABERDEEN DIVISION**

In re: **Gary C. Seldon**Case No. \_\_\_\_\_  
(if known)**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 5*

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**22. Former partners, officers, directors and shareholders**

None

- ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

None

- ☒ b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

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**23. Withdrawals from a partnership or distributions by a corporation**

None

- ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.

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**24. Tax Consolidation Group**

None

- ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.

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**25. Pension Funds**

None

- ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

Document Page 34 of 44  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF MISSISSIPPI**  
**ABERDEEN DIVISION**

In re: **Gary C. Seldon**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 6*

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*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 5/9/2013

Signature \_\_\_\_\_  
of Debtor **Gary C. Seldon**

Date \_\_\_\_\_

Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.*  
*18 U.S.C. §§ 152 and 3571*

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
ABERDEEN DIVISION**

IN RE: **Gary C. Seldon**

CASE NO

CHAPTER **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. <b>1</b>	
<b>Creditor's Name:</b> Bank of Holly Springs 73 Cazassa Creek Red Banks, MS 38661 xxxx2107	<b>Describe Property Securing Debt:</b> 4 Bedroom 3 Bath Home on 1 1/2 Acre
<p>Property will be (check one): <input checked="" type="checkbox"/> Surrendered      <input type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):</p> <p>Property is (check one): <input type="checkbox"/> Claimed as exempt      <input type="checkbox"/> Not claimed as exempt</p>	

Property No. <b>2</b>	
<b>Creditor's Name:</b> Darrell Gene 73 Cavassa Street Red Banks, MS 38661	<b>Describe Property Securing Debt:</b> 2002 Chevrolet GMC
<p>Property will be (check one): <input type="checkbox"/> Surrendered      <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):</p> <p>Property is (check one): <input type="checkbox"/> Claimed as exempt      <input type="checkbox"/> Not claimed as exempt</p>	

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
ABERDEEN DIVISION**

IN RE: **Gary C. Seldon**

CASE NO

CHAPTER 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

*Continuation Sheet No. 1*

Property No. 3	
<b>Creditor's Name:</b> First State Bank PO Box 580 Holly Springs, MS 38635	<b>Describe Property Securing Debt:</b> 10 acres/8 Lots
<p>Property will be (check one): <input type="checkbox"/> Surrendered      <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):</p> <p>Property is (check one): <input type="checkbox"/> Claimed as exempt      <input type="checkbox"/> Not claimed as exempt</p>	
Property No. 4	
<b>Creditor's Name:</b> MS Department of Revenue P.O. Box 1033 Jackson, MS 39215-1033	<b>Describe Property Securing Debt:</b> 1/2 Interest in 1 1/2 Acres of Vacant Land
<p>Property will be (check one): <input checked="" type="checkbox"/> Surrendered      <input type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):</p> <p>Property is (check one): <input type="checkbox"/> Claimed as exempt      <input type="checkbox"/> Not claimed as exempt</p>	

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
ABERDEEN DIVISION**

IN RE: **Gary C. Seldon**

CASE NO

CHAPTER 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

*Continuation Sheet No. 2*

Property No. 5	
<b>Creditor's Name:</b> The Bank Of Fayette County 1265 Highway 57 Piperton, TN 38017 xxx5102	<b>Describe Property Securing Debt:</b> 4 Bedroom 3 Bath Home on 1 1/2 Acre
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):  Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> ATC Fitness 308 New Byhalia Road Collierville, TN 38017	<b>Describe Leased Property:</b> Gym Membership Contract	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>

Property No. 2		
<b>Lessor's Name:</b> Cellular South P.O.Box 519 Meadville, MS 39653-0519	<b>Describe Leased Property:</b> Cellular Phone Contract	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
ABERDEEN DIVISION**

IN RE: **Gary C. Seldon**

CASE NO

CHAPTER **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

*Continuation Sheet No. 3*

Property No. 3		
<b>Lessor's Name:</b> Direct TV P.O. Box 78626 Phoenix, AZ 85062	<b>Describe Leased Property:</b> Cable Television Contract	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
ABERDEEN DIVISION**

IN RE: **Gary C. Seldon**

CASE NO

CHAPTER **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

*Continuation Sheet No. 4*

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date 5/9/2013

Signature Gary C. Seldon

Date \_\_\_\_\_

Signature \_\_\_\_\_

**CERTIFICATE OF SERVICE**

I, the below signed, do hereby certify that a true and correct copy of the foregoing Chapter 7 Individual Debtor's Statement of Intention was mailed or otherwise served to the Chapter 7 Trustee, the secured creditors as listed on Schedule D, the United States Trustee and/or to any other interested parties as may be required by B.R. 1007 and applicable local bankruptcy rules.

Date 5/10/2013

Denvil F. Crowe

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
ABERDEEN DIVISION**

IN RE: **Gary C. Seldon**

CASE NO.

CHAPTER **7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<b>\$1,805.00</b>
Prior to the filing of this statement I have received:	<b>\$1,805.00</b>
Balance Due:	<b>\$0.00</b>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**The court filing fee, postage or any fees and charges related to credit and educational counseling as well as credit and asset reports. The representation in any reaffirmation hearing or negotiation of any reaffirmation agreement with any creditor(s). The representation in any dischargeability actions, judicial lien avoidances or relief from stay actions. The representation in any court action filed in conjunction with the Petition including, but not limited to, adversary proceedings such as dischargeability complaints, extraordinary motions, or abuse motions under 707 (b) of the Bankruptcy Code or responding to an inquiry made by the U.S. Trustee's Office in connection with a determination of whether to make a motion to dismiss or deny discharge.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**5/9/2013**

*Date*

*Denvil F. Crowe*

The Law Office of Denvil F. Crowe PLLC

346 North Green St

P.O. Box 1158

Tupelo, MS 38802-1158

Phone: (662) 844-7949 / Fax: (662) 680-3881

Bar No. 9345

**Gary C. Seldon**



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
ABERDEEN DIVISION**

IN RE: **Gary C. Seldon**

CASE NO

CHAPTER **7**

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 5/9/2013

Signature \_\_\_\_\_  
**Gary C. Seldon**

Date \_\_\_\_\_

Signature \_\_\_\_\_

ATC Fitness  
308 New Byhalia Road  
Collierville, TN 38017

Bank of Holly Springs  
73 Cazassa Creek  
Red Banks, MS 38661

Barclays Bank of Delaware  
125 South West Street  
Wilmington, DE 19801

Brunini Attorneys At Law  
190 East Capitol Street, Suite 100  
Jackson, MS 39201

Carrol Seldon  
1860 South Dexter Chase Circle Apt. 203  
Cordova, TN 38016

Cellular South  
P.O.Box 519  
Meadville, MS 39653-0519

Darrell Gene  
73 Cavassa Street  
Red Banks, MS 38661

Direct TV  
P.O. Box 78626  
Phoenix, AZ 85062

First Financial Asset Management  
P.O. Box 56245  
Atlanta, GA 30343

First State Bank  
PO Box 580  
Holly Springs, MS 38635

Johnston Supply  
3078 Broad Avenue  
Memphis, TN 38112

Jones & Schneller PLLC  
PO Box 417  
Holly Springs, MS 38635

Larry Seldon  
Knox Road  
Byhalia, MS 38611

MS Department of Revenue  
P.O. Box 1033  
Jackson, MS 39215-1033

Northstar Location Services, LLC  
4285 Genesee Street  
Cheektowaga, NY 14225

Paladin Commercial Group, LLC  
12200 East Briarwood Avenue, Suite 250  
Centennial, CO 80112

Quality Tire & Service  
P.O. Box 928  
Munford, TN 38058

Suntrust Bank  
P.O. Box 4928  
Orlando, FL 32802

The Bank Of Fayette County  
1265 Highway 57  
Piperton, TN 38017